

ARKANSAS TEACHER RETIREMENT SYSTEM  
1400 WEST THIRD  
LITTLE ROCK, AR 72201  
501-682-1517 OR 800-666-2877

TO: Public employees who have been employed in positions by more than one of the state retirement systems listed in the first paragraph below.

FROM: George Hopkins, Executive Director

Act 488 of 1965, as amended, provides for reciprocal service credit between these state retirement systems: **Arkansas Teacher Retirement System, Arkansas Public Employees Retirement System, Arkansas State Highway Retirement System, Arkansas State Police Retirement System, Arkansas Judicial Retirement System, and the Alternate Retirement Plan for a college, university or the Arkansas Department of Higher Education or for a vocational-technical school or the Arkansas Department of Workforce Education.**

If a member leaves the employ of a state employer whose position is covered by any of these retirement system and enters the employ of another state employer whose position is covered by any of these retirement systems, he/she shall be entitled to a deferred annuity payable from the preceding system subject to the following conditions:

#### 1. AGE AND SERVICE

- He/she has credited service acquired in the employee of the preceding state employer.
- He/she does not withdraw his/her contributions or, if he/she has withdrawn, he/she repays the amount withdrawn, plus interest, while he/she is an active member of a reciprocal system.
- He/she qualifies for age and service retirement in the succeeding reciprocal system by using his/her credited service in force with the preceding reciprocal system. This would also qualify him/her for benefits in the preceding system.
- Salary earned in a position covered by an alternate retirement plan will not be used to determine final average compensation.
- If the Teacher Retirement System is the preceding system, his/her annuity begins the first day of the month following the month he/she filed his/her application or after his/her attainment of age 60 years, whichever is later. However, should he/she have combined service of at least 25 years, the age limitation shall not apply. In no case shall his/her deferred annuity begin prior to the date he/she retires from the employ of his/her last state employer.

#### 2. DISABILITY

- If he/she has 5 or more years of creditable service in two or more reciprocal systems, he/she is eligible to apply for disability benefits from each reciprocal system in which he/she has credited service.
- Eligibility for disability benefits is determined under the rules and regulations of each respective reciprocal system.
- He/she shall be eligible for a refund of his/her accumulated contributions, plus interest, if any, from any reciprocal system in which he/she does not qualify for disability benefits. Such refund shall not alter his/her eligibility for benefits from any other reciprocal system. His/her annuity for disability retirement payable by the preceding reciprocal system shall begin the first day of the calendar month next following the month he/she filed his/her application for same with the preceding system, but not prior to the date he/she leaves the employ of his/her last state employer.